Company Tracking Number: LBL1521-1 & LBL1523-1

TOI: L08 Life - Other Sub-TOI: L08.000 Life - Other

Product Name: Amendment to Application/Good Health Statement

Project Name/Number: Amendment to Application/Good Health Statement/Amendment to Application/Good Health Statement

#### Filing at a Glance

Company: Lincoln Benefit Life Company

Product Name: Amendment to SERFF Tr Num: ALSB-127789432 State: Arkansas

Application/Good Health Statement

TOI: L08 Life - Other SERFF Status: Closed-Approved- State Tr Num: 50174

Closed

Sub-TOI: L08.000 Life - Other Co Tr Num: LBL1521-1 & LBL1523-State Status: Approved-Closed

1

Filing Type: Form Reviewer(s): Linda Bird

Author: Kathy Kavanagh Disposition Date: 11/07/2011

Date Submitted: 11/02/2011 Disposition Status: Approved-

Closed

**Domicile Status Comments:** 

Implementation Date Requested: On Approval Implementation Date:

State Filing Description:

#### **General Information**

Project Name: Amendment to Application/Good Health Statement Status of Filing in Domicile: Pending

Project Number: Amendment to Application/Good Health Statement Date Approved in Domicile:

Requested Filing Mode: Review & Approval

Explanation for Combination/Other:

Submission Type: New Submission

Market Type: Individual Market Type:

Individual Market Type:

Overall Rate Impact: Filing Status Changed: 11/07/2011
State Status Changed: 11/07/2011

Deemer Date: Created By: Kathy Kavanagh

Submitted By: Kathy Kavanagh Corresponding Filing Tracking Number: ALSB-

127789471

Filing Description:

Please note that this filing is identical to ALSB-127789471, except that it is for our parent company, Allstate Life Insurance, and the form numbers are different. We suggest that these two filings be reviewed simultaneously.

We submit the above-referenced forms for review and approval. These forms will be used on a general use basis with our Company's fully underwritten life insurance products.

These forms are new and do not replace any previously approved forms.

Company Tracking Number: LBL1521-1 & LBL1523-1

TOI: L08 Life - Other Sub-TOI: L08.000 Life - Other

Product Name: Amendment to Application/Good Health Statement

Project Name/Number: Amendment to Application/Good Health Statement/Amendment to Application/Good Health Statement

#### Description of Forms:

Change to Application for Insurance Form LBL1521-1 allows the customer to make changes to the application. LBL1521-1 will be part of the application and will be attached to the policy; and, as signed, will be made a part of the customer new business file.

Good Health Statement LBL1523-1 is an amendment confirming the original application's health statements and allows the customer the opportunity to detail any exceptions that may have occurred. Form LBL1523-1 will become part of the application for the policy.

Please note that some of the variable information on the pdf of these forms was bracketed using Adobe Acrobat. Although the bracketing appears on the attached pdfs when viewed electronically, the bracketing may not appear on printed hard copies unless your printer is given special instructions to do so.

If you have any questions, please feel free to contact me. Thank you for your consideration of this matter.

Sincerely,

Kathy Kavanagh State Filing Project Manager Contract Development and Filing

#### **Company and Contact**

#### **Filing Contact Information**

Kathy Kavanagh, Sr. Product and Financial kavankci@allstate.com

Analyst

2940 South 84th Street 800-525-2799 [Phone] 85213 [Ext]

Lincoln, NE 68501-4142 402-328-5213 [FAX]

**Filing Company Information** 

Lincoln Benefit Life Company CoCode: 65595 State of Domicile: Nebraska

2940 South 84th Street Group Code: 8 Company Type:
Lincoln, NE 68506-4142 Group Name: State ID Number:

(800) 525-2799 ext. [Phone] FEIN Number: 47-0221457

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Company Tracking Number: LBL1521-1 & LBL1523-1

TOI: L08 Life - Other Sub-TOI: L08.000 Life - Other

Product Name: Amendment to Application/Good Health Statement

Project Name/Number: Amendment to Application/Good Health Statement/Amendment to Application/Good Health Statement

#### **Filing Fees**

Fee Required? Yes Fee Amount: \$50.00

Retaliatory? No

Fee Explanation: 1 filing x \$50 = \$50

Per Company: No

COMPANY AMOUNT DATE PROCESSED TRANSACTION #

 Lincoln Benefit Life Company
 \$50.00
 11/02/2011
 53403746

 Lincoln Benefit Life Company
 \$50.00
 11/03/2011
 53455164

Company Tracking Number: LBL1521-1 & LBL1523-1

TOI: L08 Life - Other Sub-TOI: L08.000 Life - Other

Product Name: Amendment to Application/Good Health Statement

Project Name/Number: Amendment to Application/Good Health Statement/Amendment to Application/Good Health Statement

#### **Correspondence Summary**

#### **Dispositions**

Status	Created By	Created On	Date Submitted
Approved-	Linda Bird	11/07/2011	11/07/2011
Closed			

Company Tracking Number: LBL1521-1 & LBL1523-1

TOI: L08 Life - Other Sub-TOI: L08.000 Life - Other

Product Name: Amendment to Application/Good Health Statement

Project Name/Number: Amendment to Application/Good Health Statement/Amendment to Application/Good Health Statement

#### **Disposition**

Disposition Date: 11/07/2011

Implementation Date: Status: Approved-Closed

Comment:

Rate data does NOT apply to filing.

 SERFF Tracking Number:
 ALSB-127789432
 State:
 Arkansas

 Filing Company:
 Lincoln Benefit Life Company
 State Tracking Number:
 50174

Company Tracking Number: LBL1521-1 & LBL1523-1

TOI: L08 Life - Other Sub-TOI: L08.000 Life - Other

Product Name: Amendment to Application/Good Health Statement

Project Name/Number: Amendment to Application/Good Health Statement/Amendment to Application/Good Health Statement

Schedule	Schedule Item	Schedule Item Status Public Access
<b>Supporting Document</b>	Flesch Certification	Yes
<b>Supporting Document</b>	Application	No
<b>Supporting Document</b>	Statement of Variability	Yes
Form	Change to Application for Insurance	Yes
Form	Good Health Statement	Yes

 SERFF Tracking Number:
 ALSB-127789432
 State:
 Arkansas

 Filing Company:
 Lincoln Benefit Life Company
 State Tracking Number:
 50174

Company Tracking Number: LBL1521-1 & LBL1523-1

TOI: L08 Life - Other Sub-TOI: L08.000 Life - Other

Product Name: Amendment to Application/Good Health Statement

Project Name/Number: Amendment to Application/Good Health Statement/Amendment to Application/Good Health Statement

#### Form Schedule

Lead Form Number: LBL1521-1

Schedule	Form	Form Type Form Name	Action	Action Specific	Readability	Attachment
Item	Number			Data		
Status						
	LBL1521-1	Application/Change to Enrollment Application for Form Insurance	Initial		71.200	LBL1521- 1.pdf
	LBL1523-1	Application/Good Health Enrollment Statement Form	Initial		51.400	LBL1523- 1.pdf

	<del>_</del>	ı	<del>-</del> -
Proposed Insured:	JOHN DOE	Policy No.	_23467890

## Lincoln Benefit Life Company Lincoln, Nebraska

CHANGE TO A	PPLICATION	I FOR INSURANCE	
I hereby amend my application dated		for the policy listed above as follows:	
		_	
I agree that this change will be part of CHANGES OR ALTERATIONS TO THIS			
CHANGES OR ALTERATIONS TO THIS	FORIVI WILL I	NOT BE ACCEPTED.	
0.5	D-1-	0'	
Signature of Owner	Date	Signature of Insured	Date
Signature of Joint Owner	Date	Signature of Joint/Additional Insured	Date

### **Lincoln Benefit Life Company**

Lincoln, Nebraska

#### **GOOD HEALTH STATEMENT**

I hereby amend my application for Policy Number 23467890

To the best of my (our) knowledge and belief, since the original application date, no person proposed for life insurance in this application:

- 1. has made application for life insurance elsewhere;
- 2. has consulted with or been examined or treated by a physician or practitioner; or
- 3. has had any change in health and insurability as indicated in Part 1 and Part 2 of the application or exam, whichever is later.

All answers and statements contained in Part 1 and Part 2 of this application and any amendments thereof and supplements thereto are full, complete and true to the best of my (our) knowledge and belief as though they were given on this date.

If there are any exceptions to the above statements, give full details in the space provided. If any exceptions are given, the policy is not in force and must not be delivered. All documents for this policy, including this signed form and any policy pages, must be immediately returned to the Home Office Underwriting Department.

EXCEPTIONS:			
This Good Health Statement shall	be part of the ap	oplication for the above-numbered policy.	
CHANGES OR ALTERATIONS TO			
Signature of Owner	 Date	Signature of Insured	Date
	 Date		 Date
		•	

Company Tracking Number: LBL1521-1 & LBL1523-1

TOI: L08 Life - Other Sub-TOI: L08.000 Life - Other

Product Name: Amendment to Application/Good Health Statement

Project Name/Number: Amendment to Application/Good Health Statement/Amendment to Application/Good Health Statement

#### **Supporting Document Schedules**

Item Status: Status

Date:

Satisfied - Item: Flesch Certification

Comments: Attachment:

LBL READABILITY.pdf

Item Status: Status

Date:

Bypassed - Item: Application

Bypass Reason: This requirement is not applicable to this filing.

**Comments:** 

Item Status: Status

Date:

Satisfied - Item: Statement of Variability

Comments:

Attachments:

LBL LBL1521-1 SOV.pdf LBL LBL1523-1 SOV.pdf

# LINCOLN BENEFIT LIFE COMPANY READABILITY CERTIFICATION

I hereby certify the accuracy of the Flesch reading ease test score for the following policy forms. These forms are at least ten (10) point type, two (2) point leaded.

Good Health Statement LBL1523-1	Change to Application for LBL1521-1	TITLE FORM NUMBER
51.4	71.2	R FLESCH SCORE

Vice President Title

Robert E. Transon

October 18, 2011 Date

## Statement of Variability Lincoln Benefit Life Company

Form LBL1521-1 Series

Items in the above-referenced form(s) are bracketed to indicate variable information. Some items vary to reflect policy-specific information. For other items, this Statement of Variability defines a permissible range that may be used for newly-issued policies without the necessity of a re-filing, thereby allowing the company to promptly respond to changes, such as in the market, company experience, or the regulatory environment. Any decision to apply a new factor within the permitted range, will affect newly-issued policies only, and not in-force business. Further, any such changes will be based on sound actuarial practice and administered in a uniform, non-discriminatory manner.

Page	Bracketed Items	Range of Variability
1	Proposed Insured	Proposed Insured's name will be inserted
1	Policy Number	Proposed Insured's assigned Policy Number will be inserted
1	Application Date	Date of the Application being amended will be inserted
1	Changes to Application	Changes to the Application will be inserted

(Rev. 10/19/11)

## Statement of Variability Lincoln Benefit Life Company

Form LBL1523-1 Series

Items in the above-referenced form(s) are bracketed to indicate variable information. Some items vary to reflect policy-specific information. For other items, this Statement of Variability defines a permissible range that may be used for newly-issued policies without the necessity of a re-filing, thereby allowing the company to promptly respond to changes, such as in the market, company experience, or the regulatory environment. Any decision to apply a new factor within the permitted range, will affect newly-issued policies only, and not in-force business. Further, any such changes will be based on sound actuarial practice and administered in a uniform, non-discriminatory manner.

Page	Bracketed Items	Range of Variability
1	Policy Number	Application Policy Number will be inserted
1	Exceptions	Full details of any exceptions will be inserted

(Rev. 10/19/11)